COMPLIANCE ADVISOR OMBUDSMAN

The Independent Accountability Mechanism for IFC & MIGA

MATA-2026

Raporo y'Isuzuma

RWANDA/AB BANK- 01

KU BINJYANYE NA CAO

Ibiro by'umunjyanama mu by'iyubahizwa ry'amateheko (CAO) ni urwego rwigenga rushizwe igenzura ry'ibaruramari ry International Finance Corporation (IFC) n'ikigo cy'ingwate ku Ishoramari ry'ibihugu byinshi (MIGA),abagize itsinda rya Banki y'isi.Dukora kugirango tworoherereze gukemura ibizo by'abantu bagizweho ingaruka n'imishinga ya IFC na MIGA mu buryo buboneye, budafite aho bubogamiye, kandi bwubaka, twongere umusaruro w'imishinga irengera ibidukikije n'imibereho myiza, kandi duteza imbere igenzura ry'ibaruramari n'ibyigwa bya rubanda muri IFC na MGA.

CAO ni ibiro byigenga bitanga raporo ku nama z'abayobozi ba IFC ns MIGA.Kubindi bisobanuro reba kuri www.CAO-ombudsman.orga/about-us.

URUTONDE RW’AMAGAMBO AHINNYE

CAO	Ibiro bya CAO by’umujyanama mu by’Iyubahirizwa ry’Amategeko
IFC	International Finance Corporation
MIGA	ikigo cy’ingwate ku Ishoramari rya MIGA
MSMEs	Ibigo bito bito n’ibiciriritse bya MSME

1.INCAMAKE Y'UBUYOBOZI

Muri Nzeli 2025, CAO yakiriye ikirego kivuye ku mukiriya wa AB Bank Rwanda Limited mu Rwanda. Ikirego cyagaragaje impungenge ku miterere y'inguzanyo,ihohoterwa n'iterabwoba byagaragaye ku bakozi ba banki, ndetse n'imikorere y'uburyo bw'imbere mu kigero cya Banki.

CAO yasanze ikirego cyujuje ibisabwa mu Kuboza 2025, inatangiza isusuma. CAO yasanze ikirego cyemewe mu Kuboza 2025 maze itangira gusuzuma muri iryo suzuma uwatanze ikirego agaragaza ko adashishikajwe n'ibiganiro maze asaba ko ikirego cye kwimurirwa mu rwego rukemura ibirego hakoreshejwe urwego rw' iyubahiriza mategeko. rwa CAO.

Iyi raporo y'isuzuma itanga muri make umucyo ku inzira yo gusuzuma ya CAO, harimo ibisobanuro by'umushinga, ikirego,n'uburyo bwo gusuzuma.Raporo ivuga muri make ibitekerezo by'abareze n'umukiriya wa IFC (impande zombi) yumviswe n'itsinda rya CAO kandi isobanura intabwe zikurikiraho hashingiwe ku byemezo byafashwe n'impande zombi.

2. AMAVU N' AMAVUKO

2.1 Umushinga

Dukurikije ibyatangajwe na IFC,IFC ifite umushinga urimo ishoramari mu migabane n'inguzanyo y'amafaranga yo mu gihugu yafashije mu ishingwa no kwagura Banki y'imari nto iterwa inkunga na Access Microfinance Holding AG (Access Holding), ikigo cy'ishoramari, na LFS Financial Systems. Ikigo cy'ubunjyanama cy'abadage gifite ubumenyi buzwi mu binjyanye n'imari nto. Banki yihariye mu gutanga serivisi zitandukanye z'imari ku bigo bito bito n'ibiciriritse byo mu mijyi no mu nkengero z'umugi(MSMEs), ndetse n'abantu bafite amikoro make mu Rwanda. Mu gihe cy'inshoramari mu 2013, byari byitezwe ko nyuma y'imyaka itanu Banki izaba ifite amashami icumi n'inguzanyo zingana na miliyoni 32 z'amadolari ya Amerika,igiwe n'abakiriya bagenga 25.000.

Ikiguzi cy'umushinga ni miliyoni 2.1 z'amanyarwa (miliyoni 3.5 z'amadolari ya Amerika). Ishoramari ryemejwe na IFC rigizwe n'inguzanyo za miliyoni 2.37 z'amadolari y' Amerika na 0.91 z'amadolari ya Amerika mu migabane. IFC yakoze ishoramari ry'inyongera mu migabane hagati ya 2016 na 2021,kandi ubu ifite imigabane isigaye ingana n'agaciro ka miliyoni 2.41 USD. Inguzanyo yose y'amafaranga yishyuwe byuzuye muri 2019

Uyu munshinga washyizwe mu cyiciro cya FI-3 hakurikijwe IFC's Environmental and Social (Uburyo bw'ibidukikije n'imibereho).

Mu gihe cy'isuzuma, urega/abakiriya n'umukiriya cyangwa umukiriya wo hasi bafata icyemezo niba bifuza gutangiza igikorwa cya CAO cyo gukemura amakimbirane cyangwa kubahiriza amategeko. Iyo impande zombi zemeye gukemura amakimbirane, CAO izaborohereza muri iki gikorwa. Iyo nta masezerano abayeho ku gikorwa, ikirego kizoherezwa mu gikorwa cya CAO cyo kubahiriza amategeko. Kugira ngo umenye byinshi kuri Politiki ya CAO, reba: https://www.cao-ombudsman.org/policies-guidelines

Kubindi bisobanuro ku mushinga wa IFC, reba: https://www.ifc.org/en/disclosures/project-detail/SPI/29680/ab-bank-rwanda

2.2 Ikirego

Muri Nzeri 2025, CAO yakiriye ikirego kivuye ku mukiriya wa AB Bank Rwanda Limited mu Rwanda (uwareze). Ikirego cyagaragaje impungenge ku miterere y'inguzanyo, ihohoterwa n'iterabwoba byagaragaye ku kakozi ba banki,ndetse n'imikorere y'uburyo bwo gutanga ikirego imbere muri Banki.

CAO yasanze ikirego cyujuje ibisabwa mu Kuboza 2025 maze itangira isuzuma.Ibibazo byagaragajwe mu isuzuma byasobanuwe mu buryo burambuye hano hepfo.

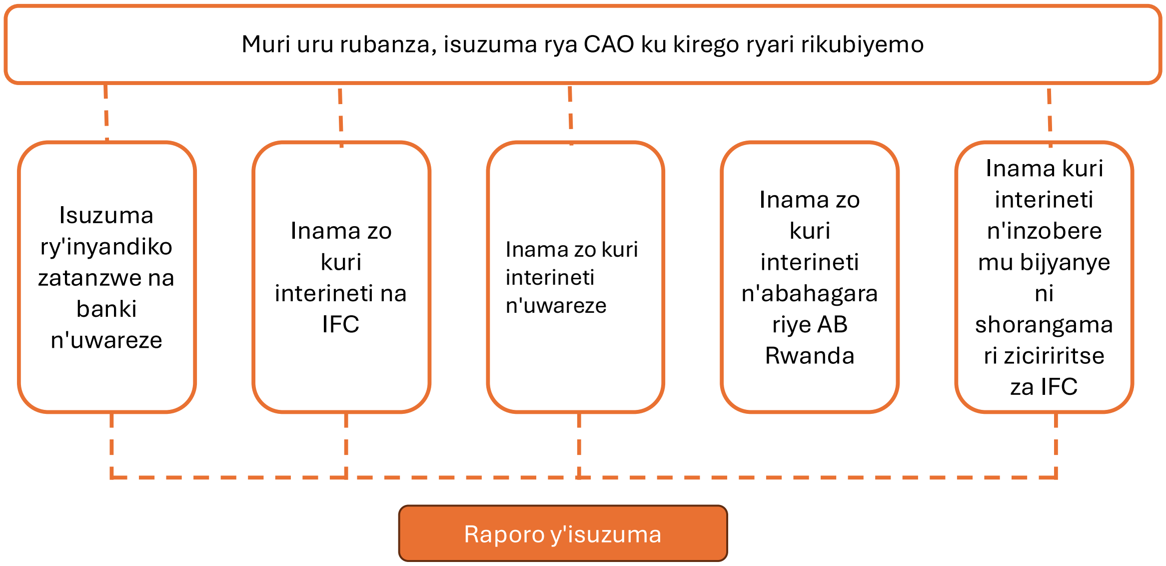
3 INTEGO Y'ISUZUMA N'UBURYO

3.1 Intego y'Isuzuma

Intego y'isuzuma ni uko CAO igira ubumenyi busesuye ku bibazo n'impungenge byagaragajwe n'urega (abarega), ikusanya amakuru ku bitekerezo by'abafatanyabikorwa batandukanye, kandi ikamenya niba urega n'umukiriya wa IFC (impande zombi) bifuza gukurikirana inzira yo gukemura amakimbirane cyangwa kubahiriza amategeko (reba Umugereka A).

Inzira yo gusuzuma ya CAO ntabwo isaba gusuzuma impamvu z'ikirego; ahubwo, CAO ishaka kumva ibitekerezo by'impande zose no kubaha ubushobozi bwo gufata ibyemezo bisobanutse ku buryo bwo gukemura ibibazo byagaragajwe mu kirego.

3.2 Uburyo bwo Gusuzuma



Uwareze n'abahagarariye banki bombi basangiye inyandiko zasuzumwe n'itsinda rya CAO. Mu isuzuma, uwareze n'umukiriya wa IFC bakoranye ikiganiro kuri interineti cyayobowe na CAO.

Ibitekerezo by'uwareze n'umukiriya wa IFC bumviswe n'itsinda rya CAO birasobanuwe hano hepfo.

4 UKO ABAREGA BABIBONA

4.1 Imiterere y'Inguzanyo

Amabwiriza yo Kwishyura

Uwareze yavuze ko banki ikoresha imiterere y'inguzanyo ibanza gushyira mu bikorwa kwishyura inyungu, bigatuma bidashoboka kugabanya umwenda w'ibanze. Yizera ko iyi ari gahunda y'ubugizi bwa nabi igamije gufata abafata inguzanyo mu myenda idashira. Uwareze yagaragaje ko inguzanyo yahawe na ABR yateguwe mu buryo bwateje ingaruka zikomeye mu by'imari. Yavuze ko yahawe inguzanyo y'ubucuruzi y'amezi 18 y’amafaranga RWF 2,000,000 yo kugura ibikoresho byo mu iduka rye ry'imyenda. Yabwiye CAO ko nyuma y'amezi 12 yishyuye angana na RWF 1,980,000, asigaye yari RWF 990,000, aho RWF 1,152,000 gusa yakoreshejwe ku mubare w'inguzanyo naho RWF 828,000 igashyirwa ku nyungu n'amafaranga. Yavuze ko iyi gahunda yo kwishyura (aho hafi kimwe cya kabiri cy'amafaranga

yose yishyuwe ataragabanyije amafaranga yishyuwe ku rugero) igaragaza imiterere yo kwishyura yizera ko igamije kongera umwenda w'abafata inguzanyo. Mu bitekerezo by'uwareze, iyi miterere ibuza abafata inguzanyo kugabanya inshingano zabo mu buryo bufatika kandi igatera ibibazo by'ubukungu by'igihe kirekire.

Nk'uko uwareze abivuga, nyuma yaje kumenya ko banki ibanza kwishyuza inyungu hanyuma igakurikizaho inyungu y'inguzanyo.

Yavuze ko amasezerano y'inguzanyo atavuga uburyo ibyiciro byo kwishyura bishyirwa hagati y'inyungu n'inyungu y'inguzanyo. Nubwo yari yiteguye kwishyura ibyiciro bye, uburyo kwishyura byakozwe byamuteye guhangayika.

Uwareze yavuze ko ubwo yajyaga gusinya amasezerano y'inguzanyo, yeretswe aho agomba gusinya ariko ntiyahabwa umwanya wo gusoma amasezerano.

Amafaranga y'ibihano

Uretse amasezerano yo kwishyura, uwareze yavuze ko umukozi wa banki yamubwiye ko azamwongererera amafaranga 100.000 RWF nk'igihano ku nguzanyo ye. Yanavuze ko umukozi wa banki yamubwiye ko izina rye riri ku rutonde rw'abantu bazacibwa aya mafaranga y'igihano ku nguzanyo yabo. Uwareze yavuze ko ibi umukozi wa banki yabimusubiriyemo inshuro nyinshi nta mpamvu. Nk'uko uwareze abivuga, umukozi wa banki yamubwiye ko miliyoni 2 RWF yagujije zizagera kuri miliyoni 12 RWF kubera ibihano, kuko ari ko banki ikora. Uwareze yizera ko ibi byari iterabwoba ryagambiriwe, rigamije gutuma abakiriya bagira ubwoba.

Uwareze yari afite impungenge ko ibihano byakomeza kwiyongera kandi ko byari bigoye kubyirinda kubera imiterere y'uburyo bwo kwishyura. Byongeye kandi, yagaragaje ko umukozi wa banki yamubwiye ko azamujyana mu Kigo gishinzwe Inguzanyo, ibyo bikaba byagira ingaruka mbi kuri raporo ye y'inguzanyo.

4.2 Gutotezwa no Guterwa Iterabwoba

Nk'uko uwareze abivuga, umukozi wa banki ya ABR yakomeje kuvugana na we n'umuryango we kuri telefoni, guhera muri Kamena 2025. Yavuze ko inguzanyo yafashwe mu izina rye gusa nk'umuntu ku giti cye wenyine wagombaga kuyifata. Yavuze ko ababyeyi be batigeze basinya cyangwa ngo babe abishingizi bigwate, kandi ko isano bari bafite ari ugutanga icyemezo cy'ubutaka nk'ingwate kugira ngo abone inguzanyo.

Uwareze yavuze ko yakunze gutotezwa kenshi n' umukozi wa banki, harimo guhamagara kuri telefoni kenshi, kuvugana nijoro, gukoresha nimero nyinshi zitandukanye za telefoni kugira ngo amushyireho igitutu, n'iterabwoba. Avuga ko umukozi wa banki yagerageje guhatira umubyeyi we (se) ugeze mu zabukuru utazi gusoma no kwandika ngo asinyishe inyandiko

maze ahamagara nyina wari mu bitaro amusaba kuza kuri banki ngo akemure ikibazo cyangwa gufata imyanzuro atarashoboye. Uwareze yavuze kandi ko abakozi ba banki bahamagaye na murumuna we, badafite amasezerano na ABR. Yanavuze ko uwo mukozi yamushyizeho iterabwoba ryo kumusura iwe no ku kazi. Yagaragaje ko iri hohoterwa ryashoboraga guteza akaga ku mutekano we n'umuryango we, icyubahiro n'imibereho myiza.

Uwareze yavuze ko banki yegereye ababyeyi be ikabahatira kugurisha ubutaka bwabo aho kumukurikirana. Yavuze ko abakozi ba banki bamuteraga ubwoba bwo kugurisha ubutaka. Yanagaragaje ko abavandimwe be batari mu masezerano y'inguzanyo ariko ko bahamagawe kuri telefoni n'umukozi wa banki. Aho kumwoherereza inyandiko imwibutsa ku kwishyura inguzanyo ye, yumva ko banki yakoresheje iterabwoba kandi ikaba yaribasiye abagize umuryango we. Nk'uko uwareze abivuga, iri hohoterwa rikomeje ryashyize ibibazo ku babyeyi be n'umuryango we.

Mu kiganiro gikurikira, uwareze yabwiye CAO ko niba ababyeyi be barashyizweho nk'ingwate ku nguzanyo, ibyo ntibyakozwe mu buryo bukwiye. Yavuze impungenge ze ku buryo bwo kuyikurikirana.

Uwareze yagaragaje ko ihohoterwa ritahagaze na nyuma yo gutanga ikirego cyemewe kuri banki muri Nzeri 2025. Yavuze ko banki itakurikije inzira yayo yo kumumenyesha uko inguzanyo ye ihagaze n'igikorwa icyo ari cyo cyose banki yari igiye gukora. Uwareze kandi yavuze ko guhamagara byakomeje nyuma yo gutanga ikirego cye kuri CAO ndetse na nyuma y'uko umukozi wa banki wa mbere ahinduriwe.

Uwareze yatanze inyandiko za telefoni, ubutumwa, n'inyandiko z'amasezerano, CAO yasangije banki ku busabe bw'uwareze.

4.3 Uburyo Banki Ikoresha mu Gukemura Ibibazo By'imbere

Uwareze yagaragaje ko, nubwo yari amaze gutanga ikirego cyemewe kuri ABR ku ya 21 Nzeri 2025, akanamenyesha umuyobozi w'ishami impungenge, nta gisubizo cyumvikana cyabayeho kandi ihohoterwa ryarakomeje. Yakomeje avuga ko abakozi ba banki basetse ikirego cye kandi baseka ingingo yatanze mu kirego.

Muri rusange, uwareze yagaragaje kandi anenga ubu buryo bw'imikorere budakora neza kandi ko bugira ingaruka ku bandi bagurijwe inguzanyo nto n'abakiriya ba banki.

Mu gihe cyo gusuzuma, uwareze yagiranye ikiganiro n'abahagarariye ABR mu nama yahuje kuri interineti yayobowe na CAO. Hanyuma yagejeje urutonde rw'ibyo yasabye kuri banki.

5 UKO UMUKIRIYA WA IFC ABIBONA

Mu gusubiza ibibazo byagaragajwe mu kirego, abahagarariye ABR bavuze ko bakurikiza amategeko n'amabwiriza ya banki yabo mu mikoranire yabo n'urega nk'umukiriya wabo. Bagaragaje ko bashyira mu bikorwa amategeko n'amabwiriza asanzwe ku bakiriya bose bo muri banki. Abahagarariye ABR bari bazi ko urega ari umukiriya mu ishami ry'Akarere ka Huye, kandi ko urega yari yafashe izindi nguzanyo eshatu nto mbere kandi akazishyura. Iyi yari inguzanyo ye ya kane nto muri banki. Bagaragaje ko bakiriye ibaruwa y'ibirego ivuye ku mukiriya muri Nzeri 2025 kandi ko bagerageje gukemura ibibazo.

5.1 Imiterere y'Inguzanyo

Amabwiriza yo kwishyura

Bagaragaje ko inguzanyo yafashwe n'urega ari inguzanyo nto isanzwe. Abahagarariye ABR basobanuye ko ibiciro byose ari bimwe ku bakiriya bose bo mu rwego rumwe.Nta bundi bwumvikanye (Imishyikirano) ihari, ku bwibyo kandi umukiriya yahawe serivisi(ibicuruzwa bya Banki) bimwe nk’abandi bakiriya bose. Abahagarariye banki bavuze ko bafite icyizere cy'uko bakora imibare yabo kuri izi nguzanyo, kuko bakoresha uburyo bwa "Kugabanuka kw'Inyungu", bugengwa na Banki Nkuru y'u Rwanda. Nk’uko banki ibivuga, iyi nguzanyo ikoresha uburyo bwo kugabanya ikiguzi, bivuze ko igice kinini cy’amafaranga yishyurwa mbere y’igihe akoreshwa ku nyungu n’amafaranga yishyurwa, aho igice gito kijya ku nyungu y’ibanze. Abahagarariye basobanuye ko amakuru yerekeye inyungu ari mu masezerano y’inguzanyo. Byongeye kandi, batanze ibisobanuro ku buryo bwo kugabanya ikiguzi cy’inyungu kandi bavuga ko babyumvikanyeho n’uwatanze ikirego na CAO.

Abahagarariye ABR bagaragaje ko amasezerano y'inguzanyo yahawe uwafashe inguzanyo agaragaza ingengabihe yo kwishyura kandi agasobanura uko amafaranga y'ingenzi n'inyungu bizaba bimeze igihe amafaranga azaba yishyuwe. ABR yerekanye kandi ko urega yarangije kwishyura izindi inguzanyo enye (4) za ABR mu bihe byabanjije hakoreshejwe uburyo bumwe nk’ubu mu kwishyura Abahagarariye banki, bashingiye ku burenganzira n uruhushya bahawe n’urega, basangije inyandiko z'amasezerano y'inguzanyo CAO kugira ngo barebe uko babivuga.

Ibihano

Abahagarariye ABR bagaragaje ko banki isohora imisoro n'amafaranga yayo.Bavuze kandi ko mu Rwanda hari igihe ntarengwa cyo kumenya amafaranga umukiriya ashobora gucibwa mu bihano. Ku bwibyo, hagomba kuba harabayeho kutumvikana neza ku kuzamuka bikabije kw’amafarang akagera kuri miliyoni 12 z'amanyarwanda, kuko ibi bitashoboka. ABR kandi yagaragaje ko banki itigeze yishyuza urega amafaranga 100.000 y'ibihano nk'uko byavuzwe n'urega. Abahagarariye banki bavuze ko amafaranga bishyuza avugwa neza mu masezerano

kandi agatangazwa hanze. Abahagarariye banki basabye imbabazi ku bw'amakuru atari yo yatanzwe ku bijyanye n'amafaranga y'ibihano.

Ku bijyanye n'inguzanyo zitinda, abahagarariye ABR bagaragaje ko iyo abakiriya batishyuye, bacibwa igihano kandi abakiriya bakamenyeshwa mbere y'uko habaho inzira y'amategeko yo kugurisha ingwate zabo.

Ku bijyanye n'ikigo gishinzwe inguzanyo, abahagarariye ABR bagaragaje ko abakozi b'ubucuruzi ba banki badafite ubushobozi bwo gutanga raporo ku bakiriya batujuje ibisabwa muri icyo kigo.

5.2 Ihohoterwa n'Iterabwoba byagaragaye ku bakozi ba banki

Abahagarariye ABR bagaragaje ko batewe impungenge n'ibirego by'ihohoterwa n'iterabwoba byavuzwe mu kirego.

Ku bijyanye no guhamagarwa kuri telephone kenshi bya kozwe n' umukozi wa banki, bavuze ko hari itandukaniro hagati y'ibishobora gufatwa nk'ibikwiye kandi bifite ishingiro n'ibishobora gufatwa nk'ibirenze urugero.

Dukurikije inzira za banki, iyo inguzanyo yabuze, ihita injya mu kirarane, kandi ibi bisaba ko hifashijwa ingamba zimwe na zimwe umukozi wa banki agomba gufata. Abahagarariye ABR bagaragaje ko umukozi ushinzwe serivisi w'ubucuruzi mu bisazwe agomba guhamagara umukiriya,n'umwishingizi ariko ku buryo buringaniye , kandi mu gihe umukiriya yirengagije terefone, umukozi wa banki ashobora kongera guhamagara cyangwa agakoresha nimero za terefone zitandukanye. Abahagarariye ABR bavuze kandi ko bishoboka ko abayobozi batandukanye bakurikirana inguzanyo mu gihe cyo kwishyurwa.

Abahagarariye banki bashimangiye ko hariho uburinganire buri hagati yo gukurikirana inshingano z'amafaranga z'abakiriya kandi ko abakiriya bafatwa neza kandi bubashywe. Bakomeje bavuga ko abakozi bose ba banki basabwa kubahiriza amahame yo kurengera abakiriya kandi ko banki idashyigikira iterabwoba, ihohoterwa, cyangwa iterabwoba ku bakiriya.

Mu gusubiza impungenge z'urega ku bijyanye na ABR kuvugana n'ababyeyi be, abahagarariye ABR bagaragaje ko ababyeyi bombi burega ari abishingizi b' ingwate ku nguzanyo, bivuze ko banki ishobora kuvugana nabo igihe bikenewe. Bisobanura kandi ko bafite inshingano zo kwishyura inguzanyo ubwabo mu gihe uwagurijwe atujuje inshingano ze. Mu bihe nk'ibi, banki yabanje kubibamenyesha kugira ngo bashobore gufatanya n'uwagurijwe gukemura iki kibazo, nubwo nyuma banki ishobora kubasaba kwishyura inguzanyo niba kutishyura bikomeje

Abahagarariye ABR basobanuye ko ari byiza kumenyesha umubyeyi (se) kuko se ari umwe mu bafite ingwate kuri iyi nguzanyo. Abahagarariye banki bagaragaje ko telefoni ya se rimwe na rimwe ibikwa n'abandi bantu rimwe na rimwe bakaba ari bo bitaba iyo telephone. Bizera ko abo bantu bashobora kuba ari abavandimwe be. Abahagarariye ABR bagaragaje ko nubwo bumva ko uwatanze ikirego adashaka ko umuryango we uvugirwaho, banki ibona ko ari uburenganzira bw'umwishingizi kumenya uko inguzanyo ihagaze ndetse no mu burenganzira bwa ABR bwo gusaba inguzanyo ku muntu uyifashe n'undi wese uyishingiyeho.

Byongeye kandi, abahagarariye ABR basobanuye ko mbere yuko hagira igikorwa ku ngwate y'umukiriya, banki ikurikiza inzira yemewe yo kohereza ibaruwa no guha umukiriya igihe cyo kugira ngo asubize. Abahagarariye ABR bagaragaje ko bagerageje kenshi kuvugana n'uwareze, ariko ntiyitaba telefoni z'umukozi wa banki. Muri uko kugerageza harimo no kohereza n' umuyobozi wa banki muri Nzeri 2025, no kohereza inyandiko yemewe ariko ntibyagize icyokigeraho kuko urega yanze guhura n'umuyobozi..

Mu rwego rwo gukemura ibirego by'ihohoterwa, ABR yavuze ko ubuyobozi bwavuganye n'itsinda ryabo ku buryo bwakoreshejwe mu gufasha uwareze n'uburyo bakoresheje mu kugaruza inguzanyo yafashwe. ABR yagaragaje ko banakoze iperereza kuri ibi birego ariko ntibabonye ibimenyetso bifatika bishyigikira ibyo uwareze avuga. Mu rwego rwo gukemura ikibazo, ABR yasobanuye ko bahinduye umukozi wa banki wari ushinzwe gukorana n'uwareze. Iyi mpinduka yanamenyeshejwe uwareze mu ibaruwa ya kabiri.

5.3 Imikorere y'Uburyo bwo Gukemura Ikirego Imbere mu Kigo

Mu gusubiza ibyavuzwe n'uwareze ku bijyanye n'imikorere y'uburyo bwo gutanga ibirego imbere muri banki, abahagarariye ABR bamenyesheje CAO ko bafite uburyo ibirego bitagwamo kandi ko ubwo buryo bukora neza. Abahagarariye banki basobanuye uburyo banki ikoresha mu gukemura ibibazo. Nk'uko abahagarariye banki babivuga, ikarita yo kurinda ikirego ihabwa abakiriya bose iyo inguzanyo itanzwe. Iyo banki yakiriye ikirego binyuze kuri nimero ya terefone cyangwa imeri(e-mail) mu buryo bwo gutanga ibirego, banki ifite iminsi itanu yo kwemeza ikirego, hanyuma n'indi minsi icumi yo gukora iperereza imbere muri banki no gutanga igisubizo. Bagaragaje ko umukozi ushinzwe serivisi z'abakiriya ari we uyobora ubwo buryo. Iyo ikirego kidakemutse neza, gishobora koherezwa muri Banki Nkuru.

Nk'uko abahagarariye ABR babivuga, babika inyandiko z'ibirego. Buri kwezi basangira urupapuro rw'ibirego byose byakiriwe n'itsinda ry'abayobozi. Iyo ibirego bidakemutse, bishyikirizwa itsinda rishinzwe isesegurwa ry'imbitse. Abahagarariye ABR bagaragaje kandi ko buri gihembwe bashyikiriza Inama y'Ubuyobozi ibirego byose byakiriwe .

Ku bijyanye n'ikirego cyatanzwe n'uwareze, abahagarariye ABR bagaragaje ko hashyizweho ingamba zo gukemura ikibazo imbere muri banki . Bavuze ko icyo gihe, uwareze yinubiraga

ko abakozi ba banki bamuhamagaraga we n'umuryango we kenshi. Banki yasuzumye amasezerano y'inguzanyo isubiza ibaruwa ye. Itsinda ryamusubije rimubwira ko inguzanyo ye (umukiriya) yafashe itishyuwe kandi ko banki yariho ikurikiza inzira zo kwishyuza. Bamumenyesheje kandi ko nta buryo budasazwe cyangwa butandukanye bwakoreshejwe kuri we. Nk'uko abahagarariye banki babivuga, nyuma yo kwakira ikirego cye, banki yasabye itsinda guhagarika guhamagara nyina. Uwareze yanze kubonana n'Umuyobozi w'Ubucuruzi wa banki ya AB. Bari biteze kubona impinduka nziza mu kwishyura kandi itsinda ryakomeje kumuhamagara kuko ari imwe mu inzira zo kwishyuza. ABR yerekanye kandi ko iki ikirego cyoherererejwe umuyobozi muri (Banki nkuru y'u Rwanda) kandi baragisubije babinyujije ku muyoboro wabo wo gukemura ibibazo

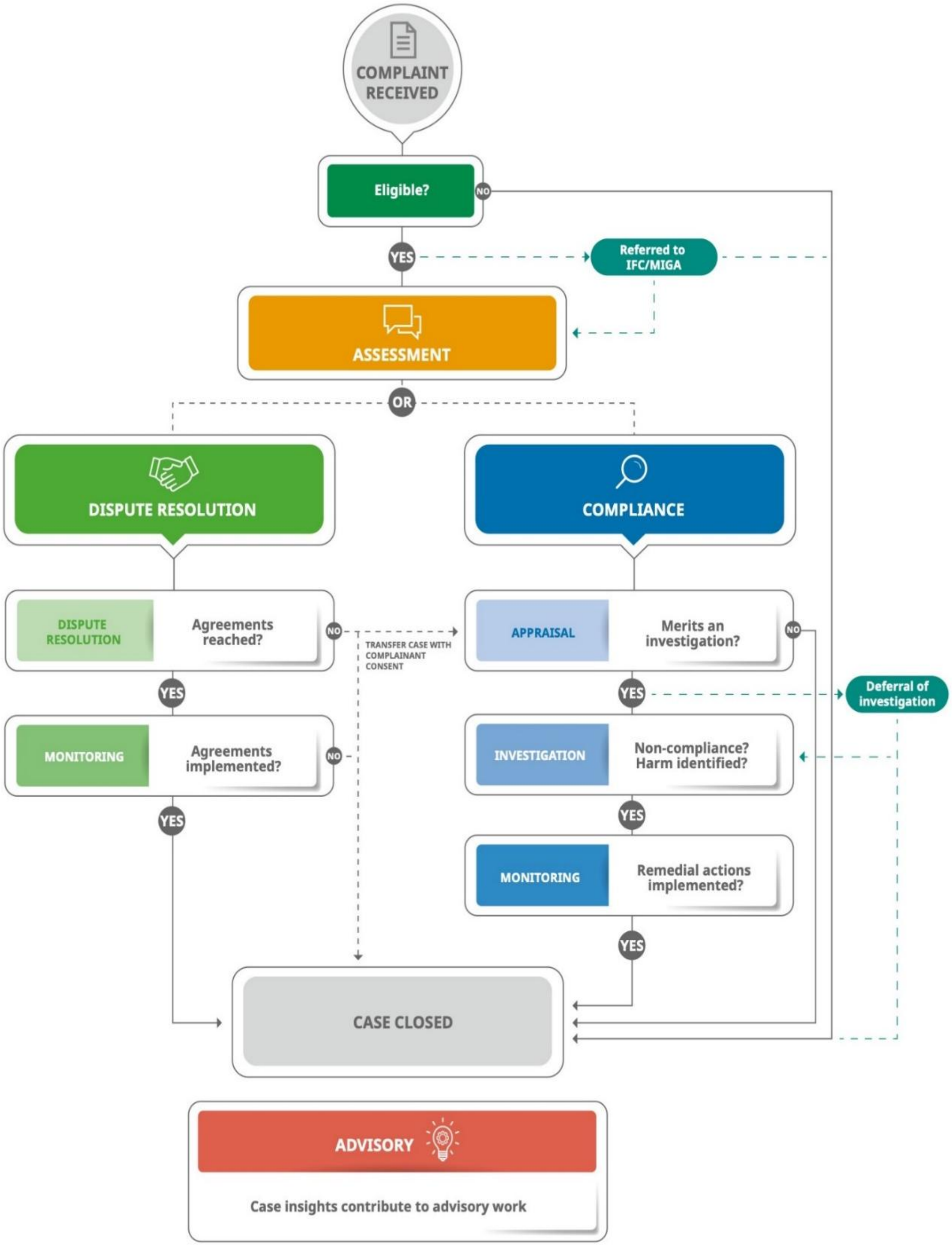
Mu gihe cyo gusuzuma, abahagarariye ABR bagiranye ikiganiro n'uwareze mu nama yahuje abahagarariye CAO mu rwego rwo gukemura ibibazo byagaragajwe mu kirego.

Ariko amasezerano y'ubwumvikane ntiyakemuye ibibazo, kuko urega yanze gukomeza ibiganiro.

6.UMWANZURO N'INTAMBWE ZIKURIKIRA

Kubera ko Urega yagaragaje ko ashishikajwe no kubahiriza amategeko, CAO irimura ikirego mu rwego rwayo rushinzwe kubahiriza amategeko n'amabwiriza.

APPENDIX A: UBURYO CAO IGISHUSHANYO MBONERA -IKEMURA IBIREGO



Nk'uko biteganywa na Politiki y'Uburyo bwo Kwita ku Bikorwa bwa IFC/MIGA (CAO), intambwe zikurikira zikunze gukurikizwa mu gusubiza ikirego cyakiriwe:

Intambwe ya 1:	Kwemeza ko ikirego cyakiriwe.
Intambwe ya 2:	Ubushobozi: Kumenya niba ikirego gikwiye gupimwa hakurikijwe amabwiriza ya CAO (bitarenze iminsi 15 y'akazi).
Intambwe ya 3	Isuzuma: Gusuzuma ibibazo no gutanga ubufasha ku bafatanyabikorwa mu gusobanukirwa no kumenya niba bifuza gushaka igisubizo cyumvikanyweho binyuze mu nzira y'ubufatanye yateguwe n'urwego rwa CAO rushinzwe gukemura amakimbirane cyangwa niba urubanza rugomba gukemurwa n'urwego rwa CAO rushinzwe kubahiriza amategeko kugira ngo rusuzume isuzuma ry'ibidukikije n'imibereho myiza rya IFC/MIGA. Igihe cy'isuzuma gishobora gufata iminsi 90 y'akazi, Ishobora kongerwaho igihe cy'iminsi 30 y'akazi niba nyuma y'iminsi 90 y'akazi (1) impande zombi zemeza ko igisubizo gishobora kuba cyangwa (2) impande zombi zigaragaje ko zishishikajwe no gukemura amakimbirane kandi hari amahirwe ko urundi ruhande rubyemera.
Intambwe ya 4:	Koroshya , gukemura: Iyo impande zombi zihisemo gukurikirana inzira y'ubufatanye, igikorwa cya CAO cyo gukemura amakimbirane kiratangira. Gahunda yo gukemura amakimbirane ishingiye cyangwa itangizwa n'Amasezerano y'Ubwumvikane cyangwa amategeko shingiro yumvikanyweho hagati y'impande zombi. Bishobora kuba birimo koroshya/kubahiza, gushaka ibimenyetso bihuriweho, cyangwa ubundi buryo bwumvikanyweho bwo gukemura buganisha ku masezerano y'ubwumvikane cyangwa izindi ntego zumvikanyweho kandi zikwiye. Intego nyamukuru y'ubu buryo bwo gukemura ibibazo izaba ari ugukemura ibibazo byagaragajwe mu kirego, hamwe n'ibindi bibazo byose by'ingenzi bifitanye isano n'ikirego byagaragaye mu gihe cy'isuzuma cyangwa inzira yo gukemura amakimbirane, mu buryo bwemewe n'impande zirebwa n'ikibazo.
CYANGWA	
	Isuzuma ry'Iyubahirizwa ry'Amategeko/Iperereza: Iyo impande zihisemo inzira y'iperereza, ikirego cyoherezwa mu rwego rw'iyubahirizwa ry'amategeko rwa CAO.Ikirego cyoherezwa kandi mu rwego rw'iyubahirizwa ry'amategeko iyo inzira yo gukemura amakimbirane yanze amasezerano y'igice cyangwa ntayo. Nibura umwe mu bagizweho ingaruka agomba gutanga uburenganzira bweruye bwo kohereza ikirego mu rwego rwisumbuye, keretse CAO ibaye izi impungenge zo gutotezwa no guhohoterwa. Urwego rw'iyubahirizwa

	ry'amategeko rwa CAO rusuzuma uko IFC/MIGA yubahiriza politiki y'ibidukikije n'imibereho myiza, rusuzuma ingaruka zijyanye nabyo, kandi rukagira inama yo gukosora aho bikenewe, hakurikijwe uburyo bw'inzira eshatu. Ubwa mbere, isuzuma ry'iyubahirizwa ry'amategeko rigena niba iperereza ryinyongera rikenewe. Isuzuma rishobora gufata iminsi 45 y'akazi,rimwe na rimwe ishobora kongerwaho iminsi 20 y'akazi mu bihe bidasazwe. Icya kabiri, niba iperereza rikenewe, isuzuma rikurikirwa n'iperereza ryimbitse ry'iyubahirizwa ry'amategeko ku mikorere ya IFC/MIGA. Raporo y'iperereza izashyirwa ahagaragara, hamwe n'igisubizo cya IFC/MIGA na gahunda y'ibikorwa byo gukosora ibyavuye mu kutubahiriza amategeko n'ingaruka zijyanye nayo. Icya gatatu, mu gihe hagaragaye ko hadakurikijwe amategeko n'ingaruka zijyanye nayo, CAO izakurikirana ishyirwa mu bikorwa ry'ingamba z'ibikorwa .
Intambwe ya 5:	Gukurikirana ibyagezweho [AS]